



1999 & 2000 CRA EDITS

Edit Changes For 1999 & 2000 CRA Files

The 1999 and 2000 CRA edits have been modified to enhance data quality. These edits should be incorporated into your automated system to ensure an error-free submission of the CRA data. The specific changes that have been made to the edits are listed in detail below.

Detailed Information Regarding Edit Amendments

➔ Delete Edits

V622, V632, V647, V657, V712, and V722

➔ Add Edits

Q620, Q625, Q630, Q635, Q710, Q715

EDIT TYPES

CRA edits are divided into three edit types: **Syntactical**, **Validity** and **Quality**. Each type represents the severity of the error and should be thoroughly understood to ensure that the data are accurate and reported in their entirety.

- ➔ Syntactical (S) Loan records that have errors that prevent these records from being uploaded to the database. These errors range from incorrect activity dates to duplicate records (which indicate that the property combination for those record identifiers was used more than once). Loan records containing syntactical errors will not be added to the database until the appropriate correction has been made.
- ➔ Validity (V) Loan records that have factually or logically incorrect information reported. The most common validity error is incorrect census tract/BNA numbers.
- ➔ Quality (Q) Loan information that, while it may pass all syntactical and validity edits, is nevertheless statistically unusual and is subject to further investigation or review to ascertain correctness.

Note:

V125 compares the number of records reported on the transmittal sheet to the number of records received in the submission. It does not have to be corrected in order for the data to be accepted as final and accurate. This edit is only performed to verify that all data have been received.

Any syntactical or validity edits that are not corrected will result in an erroneous disclosure statement because loan records with edits are NOT represented on the disclosure statements. Only an **error-free** CRA submission will result in an accurate disclosure statement.

EXPLANATION OF ASSESSMENT AREA EDITS

The assessment area may be reported by census tract-BNA; however, it is permitted to report the assessment area property location information at a summary level. "NA" in the MSA field represents an area outside of any metropolitan statistical area. "NA" in the state, county, or census tract/BNA field(s) represents the defined area (state, county, or census tract/BNA) in its entirety. For example, an NA entry in the census tract/BNA field represents all census tracts/BNAs for the MSA/state/county combination represented.

Below are the six combinations of how the property location information can be reported on the assessment area record. Assume that each of these examples are individual assessment areas. The combinations reported in these examples represent MSA/State/County/Census Tract-BNA combinations.

- | | |
|-------------------------|---|
| ➡ 8840/NA/NA/NA - | The assessment area encompasses all census tracts and BNA numbers in MSA 8840. |
| ➡ 8840/51/NA/NA - | The assessment area encompasses only the census tracts and BNA numbers in MSA 8840 <i>AND</i> state 51. |
| ➡ NA/51/059/NA - | The assessment area encompasses all census tracts and BNA numbers (if any) in state 51 <i>AND</i> county 059 that are outside of an MSA. ¹ |
| ➡ 8840/51/059/NA - | The assessment area encompasses all census tracts and BNA numbers (if any) in MSA 8840, state 51, <i>AND</i> county 059. |
| ➡ 8840/51/059/0001.00 - | The assessment area encompasses only census tract 0001.00 in county 059, state 51, and MSA 8840. |
| ➡ NA/51/059/0001.00 - | The assessment area encompasses only that part of census tract 0001.00 in county 059, state 51, and not in an MSA. |

+/-: INCLUDE/EXCLUDE PROPERTY LOCATIONS IN THE ASSESSMENT AREA

To include or exclude property locations in the assessment area, a "+" or "-" is required to be indicated in the field prior to the property location fields. The "+" indicates that the property location is to be included in the assessment area. The "-" represents an exclusion from the assessment area.

¹Most counties are encompassed in their entirety in one MSA or non-MSA area; however, there are 33 counties in New England that are split either between MSAs or between MSA and non-MSA areas. These counties are split into as many as four MSA/non-MSA areas. It may be necessary to report multiple combinations to include an entire county. For example, if NA/51/059/NA is being reported and the county is split, this combination will only represent the portion of the county that is in a non-MSA area.

EXPLANATION OF ASSESSMENT AREA EDITS (Continued)

EXAMPLES: REPORTING ASSESSMENT AREAS USING INCLUDES AND EXCLUDES

The following examples illustrate how assessment areas should be reported. The geographic locations of the Atlanta (0520), Georgia (13), MSA and the St. Louis (7040), Missouri (29) - Illinois (17) MSA are used in the examples provided below.

➡ If your assessment area encompasses an entire MSA, the data should be reported as follows:

<u>INCLUDE/ EXCLUDE (+/-)</u>	<u>MSA</u>	<u>STATE</u>	<u>COUNTY</u>	<u>CENSUS TRACT/BNA</u>
+	0520	NA	NA	NA

This example includes the entire Atlanta (0520) MSA. The (+) symbol indicates "include" and NA indicates that all geographies located within MSA 0520 are included.

➡ If your assessment area encompasses an entire MSA, less one county located in the MSA, the data should be reported as follows:

<u>INCLUDE/ EXCLUDE (+/-)</u>	<u>MSA</u>	<u>STATE</u>	<u>COUNTY</u>	<u>CENSUS TRACT/BNA</u>
+	0520	NA	NA	NA
-	0520	13	151	NA

The example includes the entire Atlanta (0520) MSA, less one county (Henry - 151) located in Georgia (13). The (-) symbol indicates "exclude".

A second example demonstrates an assessment area that encompasses an entire MSA, less three counties:

<u>INCLUDE/ EXCLUDE (+/-)</u>	<u>MSA</u>	<u>STATE</u>	<u>COUNTY</u>	<u>CENSUS TRACT/BNA</u>
+	0520	NA	NA	NA
-	0520	13	151	NA
-	0520	13	063	NA
-	0520	13	067	NA

This example excludes three counties (Henry - 151, Clayton - 063, and Cobb - 067) located in the Atlanta (0520) MSA.

EXPLANATION OF ASSESSMENT AREA EDITS (Continued)

EXAMPLES: REPORTING ASSESSMENT AREAS USING INCLUDES AND EXCLUDES (continued)



If your assessment area encompasses all census tracts in one county (in one MSA), the data should be reported as follows:

<u>INCLUDE/ EXCLUDE (+/-)</u>	<u>MSA</u>	<u>STATE</u>	<u>COUNTY</u>	<u>CENSUS TRACT/BNA</u>
+	0520	13	089	NA

This example includes one county (De Kalb - 089) and all its census tracts (NA) located in the Atlanta (0520) MSA.



If your assessment area encompasses several census tracts located in one county of an MSA, the data should be reported as follows:

<u>INCLUDE/ EXCLUDE (+/-)</u>	<u>MSA</u>	<u>STATE</u>	<u>COUNTY</u>	<u>CENSUS TRACT/BNA</u>
+	0520	13	089	0213.01
+	0520	13	089	0213.02
+	0520	13	089	0213.03
+	0520	13	089	0213.04

This example includes four census tracts in one county (De Kalb - 089) located in the Atlanta (0520) MSA.



An MSA may be located in more than one state. For example, the St. Louis, MO-IL (7040) MSA is located in Missouri and Illinois. If your assessment area encompasses two counties within an MSA and each county is located in a different state, the data should be reported as follows:

<u>INCLUDE/ EXCLUDE (+/-)</u>	<u>MSA</u>	<u>STATE</u>	<u>COUNTY</u>	<u>CENSUS TRACT/BNA</u>
+	7040	29	099	NA
+	7040	17	119	NA

This example includes one county (Jefferson - 099) in Missouri (29) and one county (Madison - 119) in Illinois. All other counties located in the St. Louis (7040) MSA (both Missouri and Illinois) are not included in this assessment area.



If your assessment area encompasses a whole county with the exception of one census tract/BNA in that county, the data should be reported as follows:

<u>INCLUDE/ EXCLUDE (+/-)</u>	<u>MSA</u>	<u>STATE</u>	<u>COUNTY</u>	<u>CENSUS TRACT/BNA</u>
+	0520	13	151	NA
-	0520	13	151	0112.01

This example includes the entire county (Henry - 151) less one census tract/BNA (0112.01) in that county.

The aforementioned examples of how to define your assessment area are not exhaustive. The six core property location combinations should be used in conjunction to properly define your assessment area.

SYNTACTICAL (S), VALIDITY (V), and QUALITY (Q) EDITS FOR THE COMMUNITY REINVESTMENT ACT (CRA)

Composite Records: (Record Identifier = 3, 4, 5, 6, 7 and 8)

<u>EDCK</u>	<u>Transaction Item(s)</u>	<u>Edit Test</u>	<u>Edit Explanation</u>
S001	Record Identifier	Record identifier must = 3 (transmittal sheet), 4 (composite business), 5 (composite farm), 6 (community development), 7 (consortium/third-party), or 8 (assessment area).	Record identifier does not equal 3 (transmittal sheet), 4 (composite business), 5 (composite farm), 6 (community development), 7 (consortium/third-party), or 8 (assessment area)
S002	Timestamp	Timestamp on record must be later than timestamp on the FFIEC database and \leq the current date.	Record timestamp is earlier than, or equal to, timestamp on the FFIEC database and/or greater than the current date
S003	Agency Code	Agency code must = 1, 2, 3, or 4.	Agency code not in range 1-4
S004	Control Number (Respondent ID/Agency Code)	Control number must = a valid Respondent ID/Agency Code combination for year processed.	Invalid Respondent ID/Agency Code combination
S005	Timestamp	Timestamp on record must be numeric.	Record timestamp is missing or nonnumeric
S006	Transaction Code	Transaction code must = 2.	Transaction code does not equal 2
S007	Activity Year	Activity Year must = year being processed. (=1998)	Activity Year missing or invalid
S008	Composite Business and Farm Records	If record identifier = 4 or 5, then MSA/State/County/Census Tract-BNA combination must be unique within the same record identifier.	MSA/State/County/Census Tract-BNA combination is reported more than once for record identifiers 4 or 5
S009	Transmittal Sheet, Community Development and Consortium/Third-Party Records	Record identifiers 3, 6, and/or 7 may not be represented in a submission more than once.	Record is reported more than once for record identifiers 3, 6, and/or 7
S010	Transmittal Sheet, Community Development and Assessment Area	Record identifiers 3, 6, and 8 must be represented in a submission.	Record is missing for record identifiers 3, 6, and/or 8

Transmittal Sheet: (Record Identifier = 3)			
<u>EDCK</u>	<u>Transaction Item(s)</u>	<u>Edit Test</u>	<u>Edit Explanation</u>
V100	Respondent Mailing Address	Respondent name, address, city, state, and zip must not be blank.	Respondent name, address, city, state, or zip is missing
V105	Contact Person's Name	Name of contact person must not be blank.	Name of contact person is missing
V110	Contact Person's Telephone Number	Contact person telephone number must be in NNN-NNN-NNNN format and not = blank.	Telephone number for contact person is missing or not in valid format
V115	Tax Identification (ID) Number	Tax ID number must be in NN-NNNNNNN format, not = 00-0000000, and not = blank.	Tax ID number is missing or not in valid format
V120	Contact Person's Fax Number	Fax number must be in NNN-NNN-NNNN format and not = blank.	Fax number for contact person is missing or not in valid format
V125	Total Records	The number of records reported on the transmittal sheet does not equal the total number of records received in this submission for the same respondent or is missing.	Number of records reported on the transmittal sheet is missing or not equal to the total number of records received in this submission for the same respondent
V130	Respondent ID	Respondent ID must be in valid format and must not = blank.	Respondent ID is missing or not in valid format
V135	Agency Code	Agency code must = 1, 2, 3, or 4.	Agency code not in range 1-4
V140	State	State must = a valid postal code abbreviation (i.e. VA for Virginia).	State does not equal a valid postal code abbreviation
V145	Zip Code	Zip code must be valid and in NNNNN format left justified or NNNNN-NNNN.	Zip code not in valid format
<u>Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5)</u>			
V300	MSA Number	MSA number must = a valid MSA number for year being processed or NA for areas outside an MSA.	MSA number is missing, does not equal a valid MSA number or NA
V305	State Code	State code must equal a valid FIPS code.	State code is missing or does not equal a valid FIPS code
V310	State/County	State and county must = a valid combination.	County missing or state/county does not equal a valid combination

Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5)

<u>EDCK</u>	<u>Transaction Item(s)</u>	<u>Edit Test</u>	<u>Edit Explanation</u>
V315	MSA/State/County	If MSA number does not = NA, then MSA, state, and county must equal a valid combination.	MSA/state/county does not equal a valid combination
V317	MSA/State/County	If MSA number = NA, then state and county must equal a valid combination outside a MSA area.	MSA/state/county does not equal a valid combination
V320	MSA/State/County/Census Tract-BNA	Census tract-BNA must = a valid census tract or BNA number for the MSA/state/county combination, NA if the street address does not exist OR a valid census tract or BNA number for the state/county combination where MSA = NA (outside a MSA area).	Census tract-BNA is missing, does not equal a valid census tract-BNA number or NA
V325	Number of Loans - Originated (\leq \$100,000)	Number of loans originated with loan amount at origination \leq \$100,000 must be ≥ 0 .	Number of small business and/or small farm loans originated not ≥ 0
V330	Loan Amount - Originated (\leq \$100,000)	Total loan amount of loans originated with loan amount at origination \leq \$100,000 must be ≥ 0 .	Total loan amount of small business and/or small farm loans originated not ≥ 0
V332	Loan Amount - Originated (\leq \$100,000)	If the total loan amount of loans originated with loan amount at origination \leq \$100,000 is > 0 , then the number of loans originated with loan amount at origination \leq \$100,000 must be > 0 .	Total loan amount of small business and/or farm loans originated > 0 and number of loans not > 0
V335	Average Loan Amount - Originated (\leq \$100,000)	Average loan amount of loans originated with loan amount at origination \leq \$100,000 must be \leq \$100,000.	Average loan amount of small business and/or small farm loans originated not \leq \$100,000
V340	Number of Loans - Purchased (\leq \$100,000)	Number of loans purchased with loan amount at origination \leq \$100,000 must be ≥ 0 .	Number of small business and/or small farm loans purchased not ≥ 0
V345	Loan Amount - Purchased (\leq \$100,000)	Total loan amount of loans purchased with loan amount at origination \leq \$100,000 must be ≥ 0 .	Total loan amount of small business and/or small farm loans purchased not ≥ 0

Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5)

<u>EDCK</u>	<u>Transaction Item(s)</u>	<u>Edit Test</u>	<u>Edit Explanation</u>
V347	Loan Amount - Purchased (\leq \$100,000)	If the total loan amount of loans purchased with loan amount at origination \leq \$100,000 is > 0 , then the number of loans purchased with loan amount at origination \leq \$100,000 must be > 0 .	Total loan amount of small business and/or farm loans purchased > 0 and number of loans not > 0
V350	Average Loan Amount - Purchased (\leq \$100,000)	Average loan amount of loans purchased with loan amount at origination \leq \$100,000 must be \leq \$100,000.	Average loan amount of small business and/or small farm loans purchased not \leq \$100,000
V355	Number of Loans - Originated ($>$ \$100,000 and \leq \$250,000)	Number of loans originated with loan amount at origination $>$ \$100,000 and \leq \$250,000 must be ≥ 0 .	Number of small business and/or small farm loans originated not ≥ 0
V357	Number of Loans - Originated ($>$ \$100,000 and \leq \$250,000)	If the number of loans originated with loan amount at origination $>$ \$100,000 and \leq \$250,000 is > 0 , then the total loan amount of loans originated with loan amount at origination $>$ \$100,000 and \leq \$250,000 must be > 0 .	Number of small business and/or farm loans originated > 0 and total loan amount not > 0
V360	Loan Amount - Originated ($>$ \$100,000 and \leq \$250,000)	Total loan amount of loans originated with loan amount at origination $>$ \$100,000 and \leq \$250,000 must be ≥ 0 .	Total loan amount of small business and/or small farm loans originated not ≥ 0
V362	Loan Amount - Originated ($>$ \$100,000 and \leq \$250,000)	If the total loan amount of loans originated with loan amount at origination $>$ \$100,000 and \leq \$250,000 is > 0 , then the number of loans originated with loan amount at origination $>$ \$100,000 and \leq \$250,000 must be > 0 .	Total loan amount of small business and/or farm loans originated > 0 and number of loans not > 0
V365	Average Loan Amount - Originated ($>$ \$100,000 and \leq \$250,000)	Average loan amount of loans originated with loan amount at origination $>$ \$100,000 and \leq \$250,000 must be $>$ \$100,000 and \leq \$250,000.	Average loan amount of small business and/or small farm loans originated not $>$ \$100,000 and \leq \$250,000
V370	Number of Loans - Purchased ($>$ \$100,000 and \leq \$250,000)	Number of loans purchased with loan amount at origination $>$ \$100,000 and \leq \$250,000 must be ≥ 0 .	Number of small business and/or small farm loans purchased not ≥ 0
V372	Number of Loans - Purchased ($>$ \$100,000 and \leq \$250,000)	If the number of loans purchased with loan amount at origination $>$ \$100,000 and \leq \$250,000 is > 0 , then the total loan amount of loans purchased with loan amount at origination $>$ \$100,000 and \leq \$250,000 must be > 0 .	Number of small business and/or farm loans purchased > 0 and total loan amount not > 0

Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5)

<u>EDCK</u>	<u>Transaction Item(s)</u>	<u>Edit Test</u>	<u>Edit Explanation</u>
V375	Loan Amount - Purchased ($> \$100,000$ and $\leq \$250,000$)	Total loan amount of loans purchased with loan amount at origination $> \$100,000$ and $\leq \$250,000$ must be ≥ 0 .	Total loan amount of small business and/or small farm loans purchased not ≥ 0
V377	Loan Amount - Purchased ($> \$100,000$ and $\leq \$250,000$)	If the total loan amount of loans purchased with loan amount at origination $> \$100,000$ and $\leq \$250,000$ is > 0 , then the number of loans purchased with loan amount at origination $> \$100,000$ and $\leq \$250,000$ must be > 0 .	Total loan amount of small business and/or farm loans purchased > 0 and number of loans not > 0
V380	Average Loan Amount - Purchased ($> \$100,000$ and $\leq \$250,000$)	Average loan amount of loans purchased with loan amount at origination $> \$100,000$ and $\leq \$250,000$ must be $> \$100,000$ and $\leq \$250,000$.	Average loan amount of small business and/or small farm loans purchased not $> \$100,000$ and $\leq \$250,000$
V385	Number of Loans - Originated ($> \$250,000$)	Number of loans originated with loan amount at origination $> \$250,000$ must be ≥ 0 .	Number of small business and/or small farm loans originated not ≥ 0
V387	Number of Loans - Originated ($> \$250,000$)	If the number of loans originated with loan amount at origination $> \$250,000$ is > 0 , then the total loan amount of loans originated with loan amount at origination $> \$250,000$ must be > 0 .	Number of small business and/or farm loans originated > 0 and total loan amount not > 0
V390	Loan Amount - Originated ($> \$250,000$)	Total loan amount of loans originated with loan amount at origination $> \$250,000$ must be ≥ 0 .	Total loan amount of small business and/or small farm loans originated not ≥ 0
V392	Loan Amount - Originated ($> \$250,000$)	If the total loan amount of loans originated with loan amount at origination $> \$250,000$ is > 0 , then the number of loans originated with loan amount at origination $> \$250,000$ must be > 0 .	Total loan amount of small business and/or farm loans originated > 0 and number of loans not > 0
V395	Average Loan Amount - Originated ($> \$250,000$)	Average loan amount of loans originated with loan amount at origination $> \$250,000$ must be $> \$250,000$.	Average loan amount of small business and/or small farm loans originated not $> \$250,000$
V400	Number of Loans - Purchased ($> \$250,000$)	Number of loans purchased with loan amount at origination $> \$250,000$ must be ≥ 0 .	Number of small business and/or small farm loans purchased not ≥ 0

Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5)			
<u>EDCK</u>	<u>Transaction Item(s)</u>	<u>Edit Test</u>	<u>Edit Explanation</u>
V402	Number of Loans - Purchased ($> \$250,000$)	If the number of loans purchased with loan amount at origination $> \$250,000$ is > 0 , then the total loan amount of loans purchased with loan amount at origination $> \$250,000$ must be > 0 .	Number of small business and/or farm loans purchased > 0 and total loan amount not > 0
V405	Loan Amount - Purchased ($> \$250,000$)	Total loan amount of loans purchased with loan amount at origination $> \$250,000$ must be ≥ 0 .	Total loan amount of small business and/or small farm loans purchased not ≥ 0
V407	Loan Amount - Purchased ($> \$250,000$)	If the total loan amount of loans purchased with loan amount at origination $> \$250,000$ is > 0 , then the number of loans purchased with loan amount at origination $> \$250,000$ must be > 0 .	Total loan amount of small business and/or farm loans purchased > 0 and number of loans not > 0
V410	Average Loan Amount - Purchased ($> \$250,000$)	Average loan amount of loans purchased with loan amount at origination $> \$250,000$ must be $> \$250,000$.	Average loan amount of small business and/or small farm loans purchased not $> \$250,000$
V415	Number of Loans - Originated & Purchased (where revenues $\leq \$1$ million)	The total number of loans where gross annual revenues are $\leq \$1$ million must be ≥ 0 and must equal the sum of the number of loans originated where gross annual revenues are $\leq \$1$ million and the number of loans purchased where gross annual revenues are $\leq \$1$ million reported in this record.	The total number of loans where gross annual revenues are $\leq \$1$ million not ≥ 0 and/or does not equal the sum of the number of loans originated where gross annual revenues are $\leq \$1$ million and the number of loans purchased where gross annual revenues are $\leq \$1$ million reported in this record
V420	Loan Amount - Originated & Purchased (where revenues $\leq \$1$ million)	The total loan amount of loans where gross annual revenues are $\leq \$1$ million must be ≥ 0 and must equal the sum of the loan amount of loans originated where gross annual revenues are $\leq \$1$ million and the loan amount of loans purchased where gross annual revenues are $\leq \$1$ million reported in this record.	The total loan amount of loans where gross annual revenues are $\leq \$1$ million not ≥ 0 and/or does not equal the sum of the loan amount of loans originated where gross annual revenues are $\leq \$1$ million and the loan amount of loans purchased where gross annual revenues are $\leq \$1$ million reported in this record

Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5)

<u>EDCK</u>	<u>Transaction Item(s)</u>	<u>Edit Test</u>	<u>Edit Explanation</u>
V425	Number of Loans - Originated & Purchased (affiliate loans)	The total number of loans reported as affiliate loans must be ≥ 0 and must equal the sum of the number of loans originated reported as affiliate loans and the number of loans purchased reported as affiliate loans reported in this record.	The total number of loans reported as affiliate loans not ≥ 0 and/or does not equal the sum of the number of loans originated reported as affiliate loans and the number of loans purchased reported as affiliate loans reported in this record
V430	Loan Amount - Originated & Purchased (affiliate loans)	The total loan amount of loans reported as affiliate loans must be ≥ 0 and must equal the sum of the loan amount of loans originated reported as affiliate loans and the loan amount of loans purchased reported as affiliate loans reported in this record.	The total loan amount of loans reported as affiliate loans not ≥ 0 and/or does not equal the sum of the loan amount of loans originated reported as affiliate loans and the loan amount of loans purchased reported as affiliate loans reported in this record
V435	Number of Loans - Originated (where revenues \leq \$1 million)	Number of loans originated where gross annual revenues are \leq \$1 million must be ≥ 0 and must not exceed the total number of loans originated reported in this record.	Number of small business and/or small farm loans originated where gross annual revenues are \leq \$1 million not ≥ 0 and/or exceeds the total number of loans originated reported in this record
V437	Number of Loans - Originated (where revenues \leq \$1 million)	If the number of loans originated where gross annual revenues are \leq \$1 million is equal to the total number of loans originated reported in this record, then the total loan amount of loans originated where gross annual revenues are \leq \$1 million must = the total loan amount for all originated loans reported in this record.	Number of small business and/or small farm loans originated where gross annual revenues are \leq \$1 million = to the total number of loans originated reported in this record AND the total loan amount of loans originated where gross annual revenues are \leq \$1 million does not = the total loan amount for all originated loans reported in this record
V440	Loan Amount - Originated (where revenues \leq \$1 million)	Total loan amount of loans originated where gross annual revenues \leq \$1 million must be ≥ 0 and must not exceed the total loan amount for all originated loans reported in this record.	Total loan amount of small business and/or small farm loans originated where gross annual revenues are \leq \$1 million not ≥ 0 and/or exceeds the total loan amounts originated for this record
V442	Loan Amount - Originated (where revenues \leq \$1 million)	If the total loan amount of loans originated where gross annual revenues are \leq \$1 million is > 0 , then the total number of loans originated where gross annual revenues are \leq \$1 million must be > 0 .	Total loan amount of small business and/or small farm loans originated where gross annual revenues are \leq \$1 million > 0 and number of loans not > 0

Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5)			
<u>EDCK</u>	<u>Transaction Item(s)</u>	<u>Edit Test</u>	<u>Edit Explanation</u>
V445	Number of Loans - Purchased (where revenues \leq \$1 million)	Number of loans purchased where gross annual revenues are \leq \$1 million must be ≥ 0 and must not exceed the total number of loans purchased reported in this record.	Number of small business and/or small farm loans purchased where gross annual revenues are \leq \$1 million not ≥ 0 and/or exceeds the total number of loans purchased reported in this record
V447	Number of Loans - Purchased (where revenues \leq \$1 million)	If the number of loans purchased where gross annual revenues are \leq \$1 million is equal to the total number of loans purchased reported in this record, then the total loan amount of loans purchased where gross annual revenues are \leq \$1 million must = the total loan amount for all purchased loans reported in this record.	Number of small business and/or small farm loans purchased where gross annual revenues are \leq \$1 million = to the total number of loans purchased reported in this record AND the total loan amount of loans purchased where gross annual revenues are \leq \$1 million does not = the total loan amount for all purchased loans reported in this record
V450	Loan Amount - Purchased (where revenues \leq \$1 million)	Total loan amount of loans purchased where gross annual revenues \leq \$1 million must be ≥ 0 and must not exceed the total loan amount for all purchased loans reported in this record.	Total loan amount of small business and/or small farm loans purchased where gross annual revenues are \leq \$1 million not ≥ 0 and/or exceeds the total loan amounts purchased for this record
V452	Loan Amount - Purchased (where revenues \leq \$1 million)	If the total loan amount of loans purchased where gross annual revenues are \leq \$1 million is > 0 , then the total number of loans purchased where gross annual revenues are \leq \$1 million must be > 0 .	Total loan amount of small business and/or small farm loans purchased where gross annual revenues are \leq \$1 million > 0 and number of loans not > 0
V455	Number of Loans - Originated (affiliate loans)	Number of loans originated reported as affiliate loans must be ≥ 0 and must not exceed the total number of loans originated reported in this record.	Number of small business and/or small farm loans originated reported as affiliate loans not ≥ 0 and/or exceeds the total number of loans originated reported in this record
V457	Number of Loans - Originated (affiliate loans)	If the number of loans originated reported as affiliate loans is equal to the total number of loans originated reported in this record, then the total loan amount of loans originated reported as affiliate loans must = the total loan amount for all originated loans reported in this record.	Number of small business and/or small farm loans originated reported as affiliate loans = to the total number of loans originated reported in this record AND the total loan amount of loans originated reported as affiliate loans does not = the total loan amount for all originated loans reported in this record

<u>Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5)</u>			
<u>EDCK</u>	<u>Transaction Item(s)</u>	<u>Edit Test</u>	<u>Edit Explanation</u>
V460	Loan Amount - Originated (affiliate loans)	Total loan amount of loans originated reported as affiliate loans must be ≥ 0 and must not exceed the total loan amount of loans originated reported in this record.	Total loan amount of small business and/or small farm loans originated reported as affiliate loans not ≥ 0 and/or exceeds the total loan amount of loans originated reported in this record
V462	Loan Amount - Originated (affiliate loans)	If the total loan amount of loans originated reported as affiliate loans is > 0 , then the number of loans originated reported as affiliate loans must be > 0 .	Total loan amount of small business and/or small farm loans originated reported as affiliate loans > 0 and number of loans originated not > 0
V465	Number of Loans - Purchased (affiliate loans)	Number of loans purchased reported as affiliate loans must be ≥ 0 and must not exceed the total number of loans purchased reported in this record.	Number of small business and/or small farm loans purchased reported as affiliate loans not ≥ 0 and/or exceeds the total number of loans purchased reported in this record
V467	Number of Loans - Purchased (affiliate loans)	If the number of loans purchased reported as affiliate loans is equal to the total number of loans purchased reported in this record, then the total loan amount of loans purchased reported as affiliate loans must = the total loan amount for all purchased loans reported in this record.	Number of small business and/or small farm loans purchased reported as affiliate loans = to the total number of loans purchased reported in this record AND the total loan amount of loans purchased reported as affiliate loans does not = the total loan amount for all purchased loans reported in this record
V470	Loan Amount - Purchased (affiliate loans)	Total loan amount of loans purchased reported as affiliate loans must be ≥ 0 and must not exceed the total loan amount of loans purchased reported in this record.	Total loan amount of small business and/or small farm loans purchased reported as affiliate loans not ≥ 0 and/or exceeds the total loan amount of loans purchased reported in this record
V472	Loan Amount - Purchased (affiliate loans)	If the total loan amount of loans purchased reported as affiliate loans is > 0 , then the number of loans purchased reported as affiliate loans must be > 0 .	Total loan amount of small business and/or small farm loans purchased reported as affiliate loans > 0 and number of loans purchased not > 0

<u>Community Development Loans: (Record Identifier = 6)</u>			
<u>EDCK</u>	<u>Transaction Item(s)</u>	<u>Edit Test</u>	<u>Edit Explanation</u>
V600	Number of Loans - Originated & Purchased	Number of community development loans (originated & purchased) must be ≥ 0 .	Number of community development loans (originated & purchased) not ≥ 0

Community Development Loans: (Record Identifier = 6)			
<u>EDCK</u>	<u>Transaction Item(s)</u>	<u>Edit Test</u>	<u>Edit Explanation</u>
V605	Loan Amount - Originated & Purchased	Total loan amount of community development loans (originated & purchased) must be ≥ 0 .	Total loan amount of community development loans (originated & purchased) not ≥ 0
V610	Number of Loans - Originated & Purchased (affiliate loans)	Number of community development loans (originated & purchased) reported as affiliate loans must be ≥ 0 and must not exceed the total number of community development loans reported.	Number of community development loans (originated & purchased) reported as affiliate loans not ≥ 0 and/or exceeds the total number of community development loans reported
V615	Loan Amount - Originated & Purchased (affiliate loans)	Total loan amount of community development loans (originated & purchased) reported as affiliate loans must be ≥ 0 and must not exceed the total loan amount of community development loans reported.	Total loan amount of community development loans (originated & purchased) reported as affiliate loans not ≥ 0 and/or exceeds the total loan amount of community development loans reported
V620	Number of Loans - Originated	Number of community development loans originated must be ≥ 0 .	Number of community development loans originated not ≥ 0
V625	Loan Amount - Originated	Total loan amount of community development loans originated must be ≥ 0 .	Total loan amount of community development loans originated not ≥ 0
V627	Loan Amount - Originated	If the total loan amount of community development loans originated is > 0 , then the number of community development loans originated must be > 0 .	Total loan amount of community development loans originated > 0 and number of loans not > 0
V630	Number of Loans - Purchased	Number of community development loans purchased must be ≥ 0 .	Number of community development loans purchased not ≥ 0
V635	Loan Amount - Purchased	Total loan amount of community development loans purchased must be ≥ 0 .	Total loan amount of community development loans purchased not ≥ 0
V637	Loan Amount - Purchased	If the total loan amount of community development loans purchased is > 0 , then the number of community development loans purchased must be > 0 .	Total loan amount of community development loans purchased > 0 and number of loans not > 0

<u>Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5)</u>			
<u>EDCK</u>	<u>Transaction Item(s)</u>	<u>Edit Test</u>	<u>Edit Explanation</u>
Q300	Average Loan Amount – Originated (> \$250,000) Small Business	Average loan amount of small business loans originated with loan amount at origination > \$250,000 must be > \$250,000 and ≤ \$1 million.	Average loan amount of small business loans originated not > \$250,000 and ≤ \$1 million
Q305	Average Loan Amount - Originated (> \$250,000) Small Farm	Average loan amount of small farm loans originated with loan amount at origination > \$250,000 must be > \$250,000 and ≤ \$500,000.	Average loan amount small farm loans originated not > \$250,000 and ≤ \$500,000
Q400	Average Loan Amount - Purchased (> \$250,000) Small Business	Average loan amount of small business loans purchased with loan amount at origination > \$250,000 must be > \$250,000 and ≤ \$1 million.	Average loan amount of small business loans purchased not > \$250,000 and ≤ \$1 million
Q405	Average Loan Amount - Purchased (> \$250,000) Small Farm	Average loan amount of small farm loans purchased with loan amount at origination > \$250,000 must be > \$250,000 and ≤ \$500,000.	Average loan amount small farm loans purchased not > \$250,000 and ≤ \$500,000

<u>Community Development Loans: (Record Identifier = 6)</u>			
<u>EDCK</u>	<u>Transaction Item(s)</u>	<u>Edit Test</u>	<u>Edit Explanation</u>
Q600	Average Loan Amount - Originated	Average loan amount of community development loans originated must be ≤ \$10 million.	Average loan amount of community development loans originated not ≤ \$10 million
Q605	Average Loan Amount - Purchased	Average loan amount of community development loans purchased must be ≤ \$10 million.	Average loan amount of community development loans purchased not ≤ \$10 million
Q610	Average Loan Amount - Originated (affiliate loans)	Average loan amount of community development loans originated reported as affiliate loans must be ≤ \$10 million.	Average loan amount of community development loans originated reported as affiliate loans not ≤ \$10 million
Q615	Average Loan Amount - Purchased (affiliate loans)	Average loan amount of community development loans purchased reported as affiliate loans must be ≤ \$10 million.	Average loan amount of community development loans purchased reported as affiliate loans not ≤ \$10 million

